



Commercial Card

Solutions

An Exclusive Publication for Commerce Bank Commercial Cardholders

Summer 03

Save Money and Reduce Hassle with the Commerce DirectCheck Card

For the estimated 20% of Americans without a traditional banking relationship, Commerce Bank has introduced a helpful new tool that allows them to enjoy the benefits of direct deposit of their paychecks.*

The Commerce DirectCheck Card lets employees have their paychecks directly deposited onto a reloadable, stored-value card, which can be used to make point-of-sale purchases and get cash at Visa®, StarSM and Cirrus® ATMs around the world. In turn, the Commerce DirectCheck Card helps employers reduce the costs of generating and distributing paper checks, and provides many other benefits for all involved.

Helping to Streamline Costs

The American Payroll Association estimates that 4 million paychecks are lost or stolen every year. The new Visa card could save employers as much as \$48 million annually in paper check replacement costs.* The Commerce DirectCheck Card can benefit your company by reducing the costs of printing, delivering, reconciling and storing paper checks, as well as eliminating stop-payment fees and duplicate-check fraud.

Benefits for Both Employer and Employee

This unique payment option may also give you an advantage in hiring and retaining employees, particularly those without a traditional banking

relationship. In addition to saving workers a trip to a check-cashing location and helping them avoid the associated fees, the Commerce DirectCheck Card is accepted as payment anywhere Visa is accepted – even online. The card can also be used at all Visa, Cirrus or STAR ATMs, and to get cash back at most STAR merchants.

Employees will also appreciate the immediate availability of their pay – there's no need to pick up a check, as the funds are electronically added to the card in much the same way as direct deposit. The safety features, including Visa's zero-liability policy, ensure that neither you nor the employee will have to worry about the cost and inconvenience of a lost or stolen card. And employees will still receive the federally mandated stubs listing hourly pay and withholdings from their employers, as well as account statements and transaction histories to help them better manage their finances.

Talk to Us

To learn more about how the Commerce DirectCheck Card can help your business and employees, call your Commerce Bank Representative.

* Source: Visa Industry Report, Visa Payroll Cards.



Added Security

Visa Raises Coverage Levels on Its Liability Waiver Program

Now there's another reason for your business to use a Commerce Bank Visa® commercial card: increased liability protection. Visa recently announced that it has raised the coverage on the Visa Liability Waiver Program to \$50,000 per cardholder for companies with five or more commercial cardholders.

You automatically receive this added protection at no extra cost – it is just one of the many benefits you'll get from your Commerce Bank Visa commercial card.

While credit card misuse by former employees is rare, it does occur. The Liability Waiver Program protects your business in the event that a terminated employee makes unauthorized purchases on the card.* It covers all transactions, including cash advances, Internet purchases, mail or telephone orders and in-store purchases. If your company has more than five commercial cardholders, the increased coverage limits will apply to any unauthorized purchases made by an employee terminated after March 1, 2003. Prior limits apply to claims with dates before March 1, 2003.

Whether you have a Commerce Bank Visa or MasterCard® commercial card, you're covered by a Liability Waiver Program that lets you conduct business with complete confidence. To learn specifics about your particular program's coverage, please contact our Client Care Center.

* Unauthorized charges must meet certain eligibility requirements.



Enjoy 'Round-the-Clock Customer Service

Commerce Bank is dedicated to helping your business succeed in any way we can. That's why we offer you the opportunity to get the information you need to manage your commercial card account anytime, anywhere. It's quick and easy when you call our Commercial Card Client Care Center at 1-800-892-7104. Before, during or after business hours, you can:

- Check your current account balance and available credit.
- Track payment activity or specific transaction information.
- Report a lost or stolen card.
- Question or contest a charge on your statement.
- Make a payment.

When you call in, you'll be asked to identify yourself as a cardholder or program administrator. You'll then be offered a menu of choices to get the information you want by simply pressing keys on your phone's keypad. Depending on the option you choose, you may be requested to enter your access code – the first four digits of your postal zip code as it appears on your billing statement.

Of course, you can also choose to speak directly with a Client Care Representative to request any information or answer questions about your account. With Commerce Bank's Commercial Card Client Care Center, you have unlimited access to your account information, so you can enjoy outstanding convenience – even outside of normal business hours. Call anytime, 1-800-892-7104.

Declining Balance Card Gives Companies Purchase Control, Flexibility

Many corporate headaches accompany employee purchasing and reimbursements. For example, a simple business-sponsored picnic can require checks to multiple suppliers – from the city park and recreation department for the permit, to a local grocery store for buns and hot dogs ... and then there are the entertainment providers to compensate.

Commerce Bank now introduces a new service to simplify the purchasing process. The Declining Balance Card allows companies to set up a spending account in the name of an employee. Some potential uses are for the disbursement of grant money and teachers' expense accounts. It can even eliminate the need to keep petty cash on hand.

The card has a preset balance that is non-replenishing, which makes it ideal for single projects or events. It provides a number of benefits:

Flexibility. The card can be used at any merchant accepting Visa or MasterCard.

Safety. It eliminates the disbursement of large amounts of cash and potential loss or theft.

Convenience. Accounting departments are spared the hassle of employee reimbursement.

Easy tracking. Names of merchants and purchase amounts are itemized on your monthly statement. You can also track your balance by calling Commerce Bank or by logging on to your Internet reporting option, if applicable.

Consider how the Declining Balance Card can help streamline the management of defined budgets for your business or organization. For more information about the Declining Balance Card, contact the Client Care Center.



Add-On Feature

Achieve Greater Control with Single Purpose Accounts

As a Commerce Bank Commercial Cardholder, you can add a valuable feature to your existing account with Single Purpose accounts.

By applying for this feature, you can extend your account's buying power while enjoying more flexibility and safeguards. For example, members of your company's sales force regularly charge airfare to their company credit cards. This can quickly "max out" their credit limits, leaving them little room for other expenses.

However, a Single Purpose account allows you to earmark a portion of your company credit line for a selected airline, or another vendor of your choice. You'll benefit in a number of ways:

You can keep individual credit card limits at a lower level since they no longer need to accommodate large transactions, such as airline tickets.

You'll avoid forcing employees to pay out-of-pocket because their credit line is tied up with large one-time expenses.



You're issued an account number specifically for your Single Purpose account. There is no new card to pass around, and therefore no risk of it getting lost or stolen.

Your Single Purpose account has a separate credit limit assigned to it, but still rolls up to the overall company credit limit, so you can continue to manage expenses.

Continued on page 4



Q & A

Q. One of my employees would like to use our Commerce Bank Purchasing Card to finance a piece of equipment we'll need this fall. Is there a way that we can increase the credit limit to accommodate a one-time purchase?

A. A credit limit can be increased temporarily or permanently by the company's credit card program administrator. The program administrator simply needs to contact our Client Care Center and, depending on credit approval, we will make arrangements to increase the credit line as needed.

Q. My company has a rather large sales force and each member has access to a Corporate Card. However, I'm concerned about internal privacy and security. Exactly who in my company has access to the account records and can authorize changes to the account?

A. While the cardholders and the company's program administrator have access to balance information on the accounts, only the program administrator can authorize an increase or decrease of credit limits, close accounts or make a variety of other requests or inquiries. Before making any changes, the Client Care Representatives verify that the name of the person who is making the request is on the corporate resolution.

Q. Is there a convenient way to make requests and/or changes on my company's accounts?

A. Yes. Program administrators may send an e-mail to commercial.cards@commercebank.com for a fast and easy way to make requests. You may also fax your request to us at **1-816-760-7935**, or call our 24-hour Client Care Center at **1-800-892-7104**.

Single Purpose Accounts... Continued from page 3

Single Purpose accounts are ideal for those vendors you buy from regularly, such as an overnight shipping company, an office supply vendor or a utility company. You'll rest

assured, knowing that large one-time expenses or substantial regular purchases applied to your Single Purpose account won't jeopardize individual credit limits.

Balance and transaction information for your Single Purpose account can be tracked and viewed separately; simply refer to your Commerce Bank statement, call the Client

Care Center or log on to your company's Internet reporting option. Contact our Client Care Center for more information about the Single Purpose account feature.

Commercial Card Client Care Center

We offer personalized service through our in-house customer service department 24 hours a day, seven days a week.
1-800-892-7104 **Fax: 1-816-760-7935**
Commercial.cards@commercebank.com

Write to us at:
Commerce Bank
Commercial Cards
P.O. Box 13607
Kansas City, MO 64199-3607

We're here to assist you with all your commercial card needs. For faster service, please have your account number ready when you call the Commercial Card Client Care Center.

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. ©2003 Commerce Bank, N.A. – Kansas City, MO.

Printed on recycled paper
10% post-consumer waste.